

ABSTRACT OF THE DISCLOSURE

A method and a Loan product providing for Banks and other large Finance Companies (Intermediaries) to market and fund loan product to its Customers (Borrowers), whereby the entire loan processes are administered by a contracted Finance Company (Contractor) that possess loan, leasing and/or factoring (collectively referred to as a Loan) specialty expertise that the Intermediary does not have or cannot duplicate cost effectively. The Contractor will indemnify and/or insure the Intermediary from loss of principle and interest, thereby eliminating all risk to the Intermediary. Since the Intermediary provides money for the Loan, the cost will be in most cases lower than the cost of money the Contractor can provide directly. The Contractor is able to drastically reduce its marketing costs as volume gets funneled in from its customer Intermediaries. The Borrower benefits from having easier access to the various Loan products and a lower price due to this process. The Intermediary can now serve its customers better, employ funds more efficiently, earn fees for providing marketing services benefitting the Contractor, all while completely eliminating the risk of loss on the contracted Loans.

(116478.1)